

# 2011 STATUTORY MORTGAGE PROGRAMS NON-ELEVATOR

EFFECTIVE 01/01/11

2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.23 % BASE CITY (LOUISVILLE HCP)

Base limits updated by Federal Register/ Vol 76, No 37/Thursday, February 24, 2010/Notices

2.68 % KEY CITY HCP

\$6,500 Substantial Rehab

ASHLAND, KY

\$17,420 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE 01901

MORTGAGE AMOUNT PER FAMILY UNIT

SECTION OF ACT		0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING	BASE	\$46,079	\$51,043	\$60,969	\$75,149	\$85,077
	MAX.	\$124,413	\$137,816	\$164,616	\$202,902	\$229,708
	HIGH COST 2.68 % x BASE= LOCAL	\$123,492	\$136,795	\$163,397	\$201,399	\$228,006
207-MOBILE HOMES per space	BASE	\$21,155				
	MAX.	\$57,119				
	HIGH COST 2.68 % x BASE= LOCAL	\$56,695				
213-COOPERATIVE HOUSING	BASE	\$49,937	\$57,577	\$69,440	\$88,884	\$99,022
	MAX.	\$134,830	\$155,458	\$187,488	\$239,987	\$267,359
	HIGH COST 2.68 % x BASE= LOCAL	\$133,831	\$154,306	\$186,099	\$238,209	\$265,379
220-MORTGAGE INSURANCE	BASE	\$46,079	\$51,043	\$60,969	\$75,149	\$85,077
	MAX.	\$124,413	\$137,816	\$164,616	\$202,902	\$229,708
	HIGH COST 2.68 % x BASE= LOCAL	\$123,492	\$136,795	\$163,397	\$201,399	\$228,006
223-(F)MORTGAGE INSURANCE	BASE	\$46,079	\$51,043	\$60,969	\$75,149	\$85,077
	MAX.	\$124,413	\$137,816	\$164,616	\$202,902	\$229,708
	HIGH COST 2.68 % x BASE= LOCAL	\$123,492	\$136,795	\$163,397	\$201,399	\$228,006
221(d) (3)MORTGAGE INSURANCE	BASE	\$50,956	\$58,752	\$70,857	\$90,699	\$101,042
	MAX.	\$137,581	\$158,630	\$191,314	\$244,887	\$272,813
	HIGH COST 2.68 % x BASE= LOCAL	\$136,562	\$157,455	\$189,897	\$243,073	\$270,793
221 (d) (4)MORTGAGE INSURANCE	BASE	\$45,858	\$52,055	\$62,921	\$78,977	\$89,495
	MAX.	\$123,817	\$140,549	\$169,887	\$213,238	\$241,637
	HIGH COST 2.68 % x BASE= LOCAL	\$122,899	\$139,507	\$168,628	\$211,658	\$239,847
231-HOUSING MORTGAGE	BASE	\$43,600	\$48,741	\$58,203	\$70,044	\$82,348
	MAX.	\$117,720	\$131,601	\$157,148	\$189,119	\$222,340
	HIGH COST 2.68 % x BASE= LOCAL	\$116,848	\$130,626	\$155,984	\$187,718	\$220,693
234-CONDOMINIUM	BASE	\$50,956	\$58,752	\$70,857	\$90,699	\$101,042
	MAX.	\$137,581	\$158,630	\$191,314	\$244,887	\$272,813
	HIGH COST 2.68 % x BASE= LOCAL	\$136,562	\$157,455	\$189,897	\$243,073	\$270,793

WOOD MCGRAW, SENIOR CONSTRUCTION ANALYST

8/19/11  
DATE

JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

8/19/2011  
DATE

# 2011 STATUTORY MORTGAGE PROGRAMS NON-ELEVATOR

EFFECTIVE 01/01/11

2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.23 % BASE CITY (LOUISVILLE HCP)

Base limits updated by Federal Register/ Vol 76, No 37/Thursday, February 24, 2010/Notices

2.56 % KEY CITY HCP

CUMBERLAND, KY

\$16,640 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE 11701

MORTGAGE AMOUNT PER FAMILY UNIT

SECTION OF ACT		0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING	BASE	\$46,079	\$51,043	\$60,969	\$75,149	\$85,077
	MAX.	\$124,413	\$137,816	\$164,616	\$202,902	\$229,708
	HIGH COST 2.56 % x BASE= LOCAL	\$117,962	\$130,670	\$156,081	\$192,381	\$217,797
207-MOBILE HOMES per space	BASE	\$21,155				
	MAX.	\$57,119				
	HIGH COST 2.56 % x BASE= LOCAL	\$54,157				
213-COOPERATIVE HOUSING	BASE	\$49,937	\$57,577	\$69,440	\$88,884	\$99,022
	MAX.	\$134,830	\$155,458	\$187,488	\$239,987	\$267,359
	HIGH COST 2.56 % x BASE= LOCAL	\$127,839	\$147,397	\$177,766	\$227,543	\$253,496
220-MORTGAGE INSURANCE	BASE	\$46,079	\$51,043	\$60,969	\$75,149	\$85,077
	MAX.	\$124,413	\$137,816	\$164,616	\$202,902	\$229,708
	HIGH COST 2.56 % x BASE= LOCAL	\$117,962	\$130,670	\$156,081	\$192,381	\$217,797
223-(F)MORTGAGE INSURANCE	BASE	\$46,079	\$51,043	\$60,969	\$75,149	\$85,077
	MAX.	\$124,413	\$137,816	\$164,616	\$202,902	\$229,708
	HIGH COST 2.56 % x BASE= LOCAL	\$117,962	\$130,670	\$156,081	\$192,381	\$217,797
221(d) (3)MORTGAGE INSURANCE	BASE	\$50,956	\$58,752	\$70,857	\$90,699	\$101,042
	MAX.	\$137,581	\$158,630	\$191,314	\$244,887	\$272,813
	HIGH COST 2.56 % x BASE= LOCAL	\$130,447	\$150,405	\$181,394	\$232,189	\$258,668
221 (d) (4)MORTGAGE INSURANCE	BASE	\$45,858	\$52,055	\$62,921	\$78,977	\$89,495
	MAX.	\$123,817	\$140,549	\$169,887	\$213,238	\$241,637
	HIGH COST 2.56 % x BASE= LOCAL	\$117,396	\$133,261	\$161,078	\$202,181	\$229,107
231-HOUSING MORTGAGE	BASE	\$43,600	\$48,741	\$58,203	\$70,044	\$82,348
	MAX.	\$117,720	\$131,601	\$157,148	\$189,119	\$222,340
	HIGH COST 2.56 % x BASE= LOCAL	\$111,616	\$124,777	\$149,000	\$179,313	\$210,811
234-CONDOMINIUM	BASE	\$50,956	\$58,752	\$70,857	\$90,699	\$101,042
	MAX.	\$137,581	\$158,630	\$191,314	\$244,887	\$272,813
	HIGH COST 2.56 % x BASE= LOCAL	\$130,447	\$150,405	\$181,394	\$232,189	\$258,668

WOOD MCGRAW, SENIOR CONSTRUCTION ANALYST

8/19/11  
DATE

JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

8/19/2011  
DATE

# 2011 STATUTORY MORTGAGE PROGRAMS NON-ELEVATOR

EFFECTIVE 01/01/11

2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.23 % BASE CITY (LOUISVILLE HCP)

Base limits updated by Federal Register/ Vol 76, No 37/Thursday, February 24, 2010/Notices

2.23 % HIGH COST PERCENTAGE

LOUISVILLE, KY

\$14,495 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE 11101

MORTGAGE AMOUNT PER FAMILY UNIT

SECTION OF ACT		0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING	BASE	\$46,079	\$51,043	\$60,969	\$75,149	\$85,077
	MAX.	\$124,413	\$137,816	\$164,616	\$202,902	\$229,708
	HIGH COST 2.23 % x BASE= LOCAL	\$102,756	\$113,826	\$135,961	\$167,582	\$189,722

207-MOBILE HOMES per space	BASE	\$21,155
	MAX.	\$57,119
	HIGH COST 2.23 % x BASE= LOCAL	\$47,176

213-COOPERATIVE HOUSING	BASE	\$49,937	\$57,577	\$69,440	\$88,884	\$99,022
	MAX.	\$134,830	\$155,458	\$187,488	\$239,987	\$267,359
	HIGH COST 2.23 % x BASE= LOCAL	\$111,360	\$128,397	\$154,851	\$198,211	\$220,819

220-MORTGAGE INSURANCE	BASE	\$46,079	\$51,043	\$60,969	\$75,149	\$85,077
	MAX.	\$124,413	\$137,816	\$164,616	\$202,902	\$229,708
	HIGH COST 2.23 % x BASE= LOCAL	\$102,756	\$113,826	\$135,961	\$167,582	\$189,722

223-(F)MORTGAGE INSURANCE	BASE	\$46,079	\$51,043	\$60,969	\$75,149	\$85,077
	MAX.	\$124,413	\$137,816	\$164,616	\$202,902	\$229,708
	HIGH COST 2.23 % x BASE= LOCAL	\$102,756	\$113,826	\$135,961	\$167,582	\$189,722

221(d) (3)MORTGAGE INSURANCE	BASE	\$50,956	\$58,752	\$70,857	\$90,699	\$101,042
	MAX.	\$137,581	\$158,630	\$191,314	\$244,887	\$272,813
	HIGH COST 2.23 % x BASE= LOCAL	\$113,632	\$131,017	\$158,011	\$202,259	\$225,324

221 (d) (4)MORTGAGE INSURANCE	BASE	\$45,858	\$52,055	\$62,921	\$78,977	\$89,495
	MAX.	\$123,817	\$140,549	\$169,887	\$213,238	\$241,637
	HIGH COST 2.23 % x BASE= LOCAL	\$102,263	\$116,083	\$140,314	\$176,119	\$199,574

231-HOUSING MORTGAGE	BASE	\$43,600	\$48,741	\$58,203	\$70,044	\$82,348
	MAX.	\$117,720	\$131,601	\$157,148	\$189,119	\$222,340
	HIGH COST 2.23 % x BASE= LOCAL	\$97,228	\$108,692	\$129,793	\$156,198	\$183,636

234-CONDOMINIUM	BASE	\$50,956	\$58,752	\$70,857	\$90,699	\$101,042
	MAX.	\$137,581	\$158,630	\$191,314	\$244,887	\$272,813
	HIGH COST 2.23 % x BASE= LOCAL	\$113,632	\$131,017	\$158,011	\$202,259	\$225,324

WOOD MCGRAW, SENIOR CONSTRUCTION ANALYST

DATE

JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

DATE

# 2011 STATUTORY MORTGAGE PROGRAMS NON-ELEVATOR

EFFECTIVE 01/01/11

2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.23 % BASE CITY (LOUISVILLE HCP)

Base limits updated by Federal Register/ Vol 76, No 37/Thursday, February 24, 2010/Notices

2.45 % KEY CITY HCP

PIKEVILLE, KY

\$15,925 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE 05901

MORTGAGE AMOUNT PER FAMILY UNIT

SECTION OF ACT		0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING	BASE	\$46,079	\$51,043	\$60,969	\$75,149	\$85,077
	MAX.	\$124,413	\$137,816	\$164,616	\$202,902	\$229,708
	HIGH COST 2.45 % x BASE= LOCAL	\$112,894	\$125,055	\$149,374	\$184,115	\$208,439

207-MOBILE HOMES per space	BASE	\$21,155
	MAX.	\$57,119
	HIGH COST 2.45 % x BASE= LOCAL	\$51,830

213-COOPERATIVE HOUSING	BASE	\$49,937	\$57,577	\$69,440	\$88,884	\$99,022
	MAX.	\$134,830	\$155,458	\$187,488	\$239,987	\$267,359
	HIGH COST 2.45 % x BASE= LOCAL	\$122,346	\$141,064	\$170,128	\$217,766	\$242,604

220-MORTGAGE INSURANCE	BASE	\$46,079	\$51,043	\$60,969	\$75,149	\$85,077
	MAX.	\$124,413	\$137,816	\$164,616	\$202,902	\$229,708
	HIGH COST 2.45 % x BASE= LOCAL	\$112,894	\$125,055	\$149,374	\$184,115	\$208,439

223-(F)MORTGAGE INSURANCE	BASE	\$46,079	\$51,043	\$60,969	\$75,149	\$85,077
	MAX.	\$124,413	\$137,816	\$164,616	\$202,902	\$229,708
	HIGH COST 2.45 % x BASE= LOCAL	\$112,894	\$125,055	\$149,374	\$184,115	\$208,439

221(d) (3)MORTGAGE INSURANCE	BASE	\$50,956	\$58,752	\$70,857	\$90,699	\$101,042
	MAX.	\$137,581	\$158,630	\$191,314	\$244,887	\$272,813
	HIGH COST 2.45 % x BASE= LOCAL	\$124,842	\$143,942	\$173,600	\$222,213	\$247,553

221 (d) (4)MORTGAGE INSURANCE	BASE	\$45,858	\$52,055	\$62,921	\$78,977	\$89,495
	MAX.	\$123,817	\$140,549	\$169,887	\$213,238	\$241,637
	HIGH COST 2.45 % x BASE= LOCAL	\$112,352	\$127,535	\$154,156	\$193,494	\$219,263

231-HOUSING MORTGAGE	BASE	\$43,600	\$48,741	\$58,203	\$70,044	\$82,348
	MAX.	\$117,720	\$131,601	\$157,148	\$189,119	\$222,340
	HIGH COST 2.45 % x BASE= LOCAL	\$106,820	\$119,415	\$142,597	\$171,608	\$201,753

234-CONDOMINIUM	BASE	\$50,956	\$58,752	\$70,857	\$90,699	\$101,042
	MAX.	\$137,581	\$158,630	\$191,314	\$244,887	\$272,813
	HIGH COST 2.45 % x BASE= LOCAL	\$124,842	\$143,942	\$173,600	\$222,213	\$247,553

WOOD MCGRAW, SENIOR CONSTRUCTION ANALYST

DATE

JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

DATE

# 2011 STATUTORY MORTGAGE PROGRAMS NON-ELEVATOR

## ASHLAND, KY

\$17,420 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$123,492	\$136,795	\$163,397	\$201,399	\$228,006
207-MOBILE HOMES per space	\$56,695				
213-COOPERATIVE HOUSING	\$133,831	\$154,306	\$186,099	\$238,209	\$265,379
220-MORTGAGE INSURANCE	\$123,492	\$136,795	\$163,397	\$201,399	\$228,006
223(F)-MORTGAGE INSURANCE	\$123,492	\$136,795	\$163,397	\$201,399	\$228,006
221(d) (3)-MORTGAGE INSURANCE	\$136,562	\$157,455	\$189,897	\$243,073	\$270,793
221(d) (4)-MORTGAGE INSURANCE	\$122,899	\$139,507	\$168,628	\$211,658	\$239,847
231-HOUSING MORTGAGE	\$116,848	\$130,626	\$155,984	\$187,718	\$220,693
234-CONDOMINIUM	\$136,562	\$157,455	\$189,897	\$243,073	\$270,793

## CUMBERLAND, KY

\$16,640 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$117,962	\$130,670	\$156,081	\$192,381	\$217,797
207-MOBILE HOMES per space	\$54,157				
213-COOPERATIVE HOUSING	\$127,839	\$147,397	\$177,766	\$227,543	\$253,496
220-MORTGAGE INSURANCE	\$117,962	\$130,670	\$156,081	\$192,381	\$217,797
223(F)-MORTGAGE INSURANCE	\$117,962	\$130,670	\$156,081	\$192,381	\$217,797
221(d) (3)-MORTGAGE INSURANCE	\$130,447	\$150,405	\$181,394	\$232,189	\$258,668
221(d) (4)-MORTGAGE INSURANCE	\$117,396	\$133,261	\$161,078	\$202,181	\$229,107
231-HOUSING MORTGAGE	\$111,616	\$124,777	\$149,000	\$179,313	\$210,811
234-CONDOMINIUM	\$130,447	\$150,405	\$181,394	\$232,189	\$258,668

## LOUISVILLE, KY

\$14,495 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$102,756	\$113,826	\$135,961	\$167,582	\$189,722
207-MOBILE HOMES per space	\$47,176				
213-COOPERATIVE HOUSING	\$111,360	\$128,397	\$154,851	\$198,211	\$220,819
220-MORTGAGE INSURANCE	\$102,756	\$113,826	\$135,961	\$167,582	\$189,722
223(F)-MORTGAGE INSURANCE	\$102,756	\$113,826	\$135,961	\$167,582	\$189,722
221(d) (3)-MORTGAGE INSURANCE	\$113,632	\$131,017	\$158,011	\$202,259	\$225,324
221(d) (4)-MORTGAGE INSURANCE	\$102,263	\$116,083	\$140,314	\$176,119	\$199,574
231-HOUSING MORTGAGE	\$97,228	\$108,692	\$129,793	\$156,198	\$183,636
234-CONDOMINIUM	\$113,632	\$131,017	\$158,011	\$202,259	\$225,324

## PIKEVILLE, KY

\$15,925 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$112,894	\$125,055	\$149,374	\$184,115	\$208,439
207-MOBILE HOMES per space	\$51,830				
213-COOPERATIVE HOUSING	\$122,346	\$141,064	\$170,128	\$217,766	\$242,604
220-MORTGAGE INSURANCE	\$112,894	\$125,055	\$149,374	\$184,115	\$208,439
223(F)-MORTGAGE INSURANCE	\$112,894	\$125,055	\$149,374	\$184,115	\$208,439
221(d) (3)-MORTGAGE INSURANCE	\$124,842	\$143,942	\$173,600	\$222,213	\$247,553
221(d) (4)-MORTGAGE INSURANCE	\$112,352	\$127,535	\$154,156	\$193,494	\$219,263
231-HOUSING MORTGAGE	\$106,820	\$119,415	\$142,597	\$171,608	\$201,753
234-CONDOMINIUM	\$124,842	\$143,942	\$173,600	\$222,213	\$247,553

# 2011 STATUTORY MORTGAGE PROGRAMS ELEVATOR

EFFECTIVE 01/01/2011

2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.23 % BASE CITY (LOUISVILLE HCP)

Updated by Federal Register/Vol 76, No27/Thursday, February 24 2011/Notices

2.68 % KEY CITY HCP

\$6,500 Substantial Rehab

ASHLAND, KY

\$17,420 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE 01901

SECTION OF ACT		MORTGAGE AMOUNT PER FAMILY UNIT				
		0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING	BASE	\$53,171	\$59,551	\$73,022	\$91,456	\$103,410
	MAX.	\$143,562	\$160,788	\$197,159	\$246,931	\$279,207
	HIGH COST 2.68 % x BASE= LOCAL	\$142,498	\$159,597	\$195,699	\$245,102	\$277,139
213-COOPERATIVE HOUSING	BASE	\$53,171	\$60,242	\$73,253	\$94,766	\$104,026
	MAX.	\$143,562	\$162,653	\$197,783	\$255,868	\$280,870
	HIGH COST 2.68 % x BASE= LOCAL	\$142,498	\$161,449	\$196,318	\$253,973	\$278,790
220-MORTGAGE INSURANCE	BASE	\$53,171	\$59,551	\$73,022	\$91,456	\$103,410
	MAX.	\$143,562	\$160,788	\$197,159	\$246,931	\$279,207
	HIGH COST 2.68 % x BASE= LOCAL	\$142,498	\$159,597	\$195,699	\$245,102	\$277,139
223-(F)MORTGAGE INSURANCE	BASE	\$53,171	\$59,551	\$73,022	\$91,456	\$103,410
	MAX.	\$143,562	\$160,788	\$197,159	\$246,931	\$279,207
	HIGH COST 2.68 % x BASE= LOCAL	\$142,498	\$159,597	\$195,699	\$245,102	\$277,139
221(d) (3)MORTGAGE INSURANCE	BASE	\$53,956	\$61,471	\$74,749	\$96,700	\$106,147
	MAX.	\$145,681	\$165,972	\$201,822	\$261,090	\$286,597
	HIGH COST 2.68 % x BASE= LOCAL	\$144,602	\$164,742	\$200,327	\$259,156	\$284,474
221 (d) (4)MORTGAGE INSURANCE	BASE	\$49,536	\$56,787	\$69,052	\$89,330	\$98,058
	MAX.	\$133,747	\$153,325	\$186,440	\$241,191	\$264,757
	HIGH COST 2.68 % x BASE= LOCAL	\$132,756	\$152,189	\$185,059	\$239,404	\$262,795
231-HOUSING MORTGAGE	BASE	\$49,536	\$56,787	\$69,052	\$89,330	\$98,058
	MAX.	\$133,747	\$153,325	\$186,440	\$241,191	\$264,757
	HIGH COST 2.68 % x BASE= LOCAL	\$132,756	\$152,189	\$185,059	\$239,404	\$262,795
234-CONDOMINIUM	BASE	\$53,956	\$61,471	\$74,749	\$96,700	\$106,147
	MAX.	\$145,681	\$165,972	\$201,822	\$261,090	\$286,597
	HIGH COST 2.68 % x BASE= LOCAL	\$144,602	\$164,742	\$200,327	\$259,156	\$284,474

WOOD MCGRAW, SENIOR CONSTRUCTION ANALYST

DATE

JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

DATE

# 2011 STATUTORY MORTGAGE PROGRAMS ELEVATOR

EFFECTIVE 01/01/2011

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2.23 % BASE CITY (LOUISVILLE HCP)

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2.56 % KEY CITY HCP

CUMBERLAND, KY

\$16,640 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE 11701

MORTGAGE AMOUNT PER FAMILY UNIT

SECTION OF ACT			0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING		BASE	\$53,171	\$59,551	\$73,022	\$91,456	\$103,410
		MAX.	\$143,562	\$160,788	\$197,159	\$246,931	\$279,207
	HIGH COST 2.56 % x BASE=	LOCAL	\$136,118	\$152,451	\$186,936	\$234,127	\$264,730
213-COOPERATIVE HOUSING		BASE	\$53,171	\$60,242	\$73,253	\$94,766	\$104,026
		MAX.	\$143,562	\$162,653	\$197,783	\$255,868	\$280,870
	HIGH COST 2.56 % x BASE=	LOCAL	\$136,118	\$154,220	\$187,528	\$242,601	\$266,307
220-MORTGAGE INSURANCE		BASE	\$53,171	\$59,551	\$73,022	\$91,456	\$103,410
		MAX.	\$143,562	\$160,788	\$197,159	\$246,931	\$279,207
	HIGH COST 2.56 % x BASE=	LOCAL	\$136,118	\$152,451	\$186,936	\$234,127	\$264,730
223-(F)MORTGAGE INSURANCE		BASE	\$53,171	\$59,551	\$73,022	\$91,456	\$103,410
		MAX.	\$143,562	\$160,788	\$197,159	\$246,931	\$279,207
	HIGH COST 2.56 % x BASE=	LOCAL	\$136,118	\$152,451	\$186,936	\$234,127	\$264,730
221(d) (3)MORTGAGE INSURANCE		BASE	\$53,956	\$61,471	\$74,749	\$96,700	\$106,147
		MAX.	\$145,681	\$165,972	\$201,822	\$261,090	\$286,597
	HIGH COST 2.56 % x BASE=	LOCAL	\$138,127	\$157,366	\$191,357	\$247,552	\$271,736
221 (d) (4)MORTGAGE INSURANCE		BASE	\$49,536	\$56,787	\$69,052	\$89,330	\$98,058
		MAX.	\$133,747	\$153,325	\$186,440	\$241,191	\$264,757
	HIGH COST 2.56 % x BASE=	LOCAL	\$126,812	\$145,375	\$176,773	\$228,685	\$251,028
231-HOUSING MORTGAGE		BASE	\$49,536	\$56,787	\$69,052	\$89,330	\$98,058
		MAX.	\$133,747	\$153,325	\$186,440	\$241,191	\$264,757
	HIGH COST 2.56 % x BASE=	LOCAL	\$126,812	\$145,375	\$176,773	\$228,685	\$251,028
234-CONDOMINIUM		BASE	\$53,956	\$61,471	\$74,749	\$96,700	\$106,147
		MAX.	\$145,681	\$165,972	\$201,822	\$261,090	\$286,597
	HIGH COST 2.56 % x BASE=	LOCAL	\$138,127	\$157,366	\$191,357	\$247,552	\$271,736

WOOD MCGRAW, SENIOR CONSTRUCTION ANALYST

DATE

JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

DATE

# 2011 STATUTORY MORTGAGE PROGRAMS ELEVATOR

EFFECTIVE 01/01/2011

2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.23 % BASE CITY (LOUISVILLE HCP)

Updated by Federal Register/Vol 76, No27/Thursday, February 24 2011/Notices

2.23 % HIGH COST PERCENTAGE

LOUISVILLE, KY

\$14,495 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE 11101

SECTION OF ACT		MORTGAGE AMOUNT PER FAMILY UNIT				
		0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING	BASE	\$53,171	\$59,551	\$73,022	\$91,456	\$103,410
	MAX.	\$143,562	\$160,788	\$197,159	\$246,931	\$279,207
	HIGH COST 2.23 % x BASE=	\$118,571	\$132,799	\$162,839	\$203,947	\$230,604
	LOCAL					
213-COOPERATIVE HOUSING	BASE	\$53,171	\$60,242	\$73,253	\$94,766	\$104,026
	MAX.	\$143,562	\$162,653	\$197,783	\$255,868	\$280,870
	HIGH COST 2.23 % x BASE=	\$118,571	\$134,340	\$163,354	\$211,328	\$231,978
	LOCAL					
220-MORTGAGE INSURANCE	BASE	\$53,171	\$59,551	\$73,022	\$91,456	\$103,410
	MAX.	\$143,562	\$160,788	\$197,159	\$246,931	\$279,207
	HIGH COST 2.23 % x BASE=	\$118,571	\$132,799	\$162,839	\$203,947	\$230,604
	LOCAL					
223-(F)MORTGAGE INSURANCE	BASE	\$53,171	\$59,551	\$73,022	\$91,456	\$103,410
	MAX.	\$143,562	\$160,788	\$197,159	\$246,931	\$279,207
	HIGH COST 2.23 % x BASE=	\$118,571	\$132,799	\$162,839	\$203,947	\$230,604
	LOCAL					
221(d) (3)MORTGAGE INSURANCE	BASE	\$53,956	\$61,471	\$74,749	\$96,700	\$106,147
	MAX.	\$145,681	\$165,972	\$201,822	\$261,090	\$286,597
	HIGH COST 2.23 % x BASE=	\$120,322	\$137,080	\$166,690	\$215,641	\$236,708
	LOCAL					
221 (d) (4)MORTGAGE INSURANCE	BASE	\$49,536	\$56,787	\$69,052	\$89,330	\$98,058
	MAX.	\$133,747	\$153,325	\$186,440	\$241,191	\$264,757
	HIGH COST 2.23 % x BASE=	\$110,465	\$126,635	\$153,986	\$199,206	\$218,669
	LOCAL					
231-HOUSING MORTGAGE	BASE	\$49,536	\$56,787	\$69,052	\$89,330	\$98,058
	MAX.	\$133,747	\$153,325	\$186,440	\$241,191	\$264,757
	HIGH COST 2.23 % x BASE=	\$110,465	\$126,635	\$153,986	\$199,206	\$218,669
	LOCAL					
234-CONDOMINIUM	BASE	\$53,956	\$61,471	\$74,749	\$96,700	\$106,147
	MAX.	\$145,681	\$165,972	\$201,822	\$261,090	\$286,597
	HIGH COST 2.23 % x BASE=	\$120,322	\$137,080	\$166,690	\$215,641	\$236,708
	LOCAL					

WOOD MCGRAW, SENIOR CONSTRUCTION ANALYST

DATE

JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

DATE



# 2011 STATUTORY MORTGAGE PROGRAMS ELEVATOR

EFFECTIVE 01/01/2011

2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.23 % BASE CITY (LOUISVILLE HCP)

Updated by Federal Register/Vol 76, No27/Thursday, February 24 2011/Notices

2.45 % KEY CITY HCP

PIKEVILLE, KY

\$15,925 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE 05901

SECTION OF ACT		MORTGAGE AMOUNT PER FAMILY UNIT				
		0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING	BASE	\$53,171	\$59,551	\$73,022	\$91,456	\$103,410
	MAX.	\$143,562	\$160,788	\$197,159	\$246,931	\$279,207
	HIGH COST 2.45 % x BASE= LOCAL	\$130,269	\$145,900	\$178,904	\$224,067	\$253,355
213-COOPERATIVE HOUSING	BASE	\$53,171	\$60,242	\$73,253	\$94,766	\$104,026
	MAX.	\$143,562	\$162,653	\$197,783	\$255,868	\$280,870
	HIGH COST 2.45 % x BASE= LOCAL	\$130,269	\$147,593	\$179,470	\$232,177	\$254,864
220-MORTGAGE INSURANCE	BASE	\$53,171	\$59,551	\$73,022	\$91,456	\$103,410
	MAX.	\$143,562	\$160,788	\$197,159	\$246,931	\$279,207
	HIGH COST 2.45 % x BASE= LOCAL	\$130,269	\$145,900	\$178,904	\$224,067	\$253,355
223-(F)MORTGAGE INSURANCE	BASE	\$53,171	\$59,551	\$73,022	\$91,456	\$103,410
	MAX.	\$143,562	\$160,788	\$197,159	\$246,931	\$279,207
	HIGH COST 2.45 % x BASE= LOCAL	\$130,269	\$145,900	\$178,904	\$224,067	\$253,355
221(d) (3)MORTGAGE INSURANCE	BASE	\$53,956	\$61,471	\$74,749	\$96,700	\$106,147
	MAX.	\$145,681	\$165,972	\$201,822	\$261,090	\$286,597
	HIGH COST 2.45 % x BASE= LOCAL	\$132,192	\$150,604	\$183,135	\$236,915	\$260,060
221 (d) (4)MORTGAGE INSURANCE	BASE	\$49,536	\$56,787	\$69,052	\$89,330	\$98,058
	MAX.	\$133,747	\$153,325	\$186,440	\$241,191	\$264,757
	HIGH COST 2.45 % x BASE= LOCAL	\$121,363	\$139,128	\$169,177	\$218,859	\$240,242
231-HOUSING MORTGAGE	BASE	\$49,536	\$56,787	\$69,052	\$89,330	\$98,058
	MAX.	\$133,747	\$153,325	\$186,440	\$241,191	\$264,757
	HIGH COST 2.45 % x BASE= LOCAL	\$121,363	\$139,128	\$169,177	\$218,859	\$240,242
234-CONDOMINIUM	BASE	\$53,956	\$61,471	\$74,749	\$96,700	\$106,147
	MAX.	\$145,681	\$165,972	\$201,822	\$261,090	\$286,597
	HIGH COST 2.45 % x BASE= LOCAL	\$132,192	\$150,604	\$183,135	\$236,915	\$260,060

WOOD MCGRAW, SENIOR CONSTRUCTION ANALYST

DATE

JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

DATE

# 2011 STATUTORY MORTGAGE PROGRAMS ELEVATOR

## ASHLAND, KY

\$17,420 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$142,498	\$159,597	\$195,699	\$245,102	\$277,139
213-COOPERATIVE HOUSING	\$142,498	\$161,449	\$196,318	\$253,973	\$278,790
220-MORTGAGE INSURANCE	\$142,498	\$159,597	\$195,699	\$245,102	\$277,139
223-(F)MORTGAGE INSURANCE	\$142,498	\$159,597	\$195,699	\$245,102	\$277,139
221(d) (3)-MORTGAGE INSURANCE	\$144,602	\$164,742	\$200,327	\$259,156	\$284,474
221(d) (4)-MORTGAGE INSURANCE	\$132,756	\$152,189	\$185,059	\$239,404	\$262,795
231-HOUSING MORTGAGE	\$132,756	\$152,189	\$185,059	\$239,404	\$262,795
234-CONDOMINIUM	\$144,602	\$164,742	\$200,327	\$259,156	\$284,474

## CUMBERLAND, KY

\$16,640 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$136,118	\$152,451	\$186,936	\$234,127	\$264,730
213-COOPERATIVE HOUSING	\$136,118	\$154,220	\$187,528	\$242,601	\$266,307
220-MORTGAGE INSURANCE	\$136,118	\$152,451	\$186,936	\$234,127	\$264,730
223-(F)MORTGAGE INSURANCE	\$136,118	\$152,451	\$186,936	\$234,127	\$264,730
221(d) (3)-MORTGAGE INSURANCE	\$138,127	\$157,366	\$191,357	\$247,552	\$271,736
221(d) (4)-MORTGAGE INSURANCE	\$126,812	\$145,375	\$176,773	\$228,685	\$251,028
231-HOUSING MORTGAGE	\$126,812	\$145,375	\$176,773	\$228,685	\$251,028
234-CONDOMINIUM	\$138,127	\$157,366	\$191,357	\$247,552	\$271,736

## LOUISVILLE, KY

\$14,495 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$118,571	\$132,799	\$162,839	\$203,947	\$230,604
213-COOPERATIVE HOUSING	\$118,571	\$134,340	\$163,354	\$211,328	\$231,978
220-MORTGAGE INSURANCE	\$118,571	\$132,799	\$162,839	\$203,947	\$230,604
223-(F)MORTGAGE INSURANCE	\$118,571	\$132,799	\$162,839	\$203,947	\$230,604
221(d) (3)-MORTGAGE INSURANCE	\$120,322	\$137,080	\$166,690	\$215,641	\$236,708
221(d) (4)-MORTGAGE INSURANCE	\$110,465	\$126,635	\$153,986	\$199,206	\$218,669
231-HOUSING MORTGAGE	\$110,465	\$126,635	\$153,986	\$199,206	\$218,669
234-CONDOMINIUM	\$120,322	\$137,080	\$166,690	\$215,641	\$236,708

## PIKEVILLE, KY

\$15,925 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$130,269	\$145,900	\$178,904	\$224,067	\$253,355
213-COOPERATIVE HOUSING	\$130,269	\$147,593	\$179,470	\$232,177	\$254,864
220-MORTGAGE INSURANCE	\$130,269	\$145,900	\$178,904	\$224,067	\$253,355
223-(F)MORTGAGE INSURANCE	\$130,269	\$145,900	\$178,904	\$224,067	\$253,355
221(d) (3)-MORTGAGE INSURANCE	\$132,192	\$150,604	\$183,135	\$236,915	\$260,060
221(d) (4)-MORTGAGE INSURANCE	\$121,363	\$139,128	\$169,177	\$218,859	\$240,242
231-HOUSING MORTGAGE	\$121,363	\$139,128	\$169,177	\$218,859	\$240,242
234-CONDOMINIUM	\$132,192	\$150,604	\$183,135	\$236,915	\$260,060